Colorado

11/18/2026 9:02 am EST

Post-Close Servicing Fees

FEE TYPE	FEE AMOUNT	WHEN CHARGED
Appraisals	Typically, $350-$1,800, depending on property and location, as permitted by law, and based on the terms of your loan documents.	The cost if we required a state-licensed Real Estate Appraiser to determine the current condition and va of the mortgaged property.
Assumption	Up to 1/2% of 1% (.5%) of the outstanding principal balance, as permitted by law and investor guidelines.	This fee may be charged for the processing and underwriting of the application and the preparation necessary documents if we agree to allow your loan obligation to be assumed by a third party.
Attorney Fees and Costs	Typically, $2,300-$3,400 as permitted by law and the terms of your loan documents.	If a foreclosure on your loan is required, the fees an costs associated with services rendered by our lega counsel that handles the foreclosure case will be pa you. The complexity of the individual case could res fees and/or costs that exceed the typical range.
Automated Valuation Model (AVM)	Typically, $6-$15, depending on property and location, as permitted by law, and by the terms of your loan documents.	The cost if we required an Automated Valuation to determine the current estimated value of the mortg property.
Brokers Price Opinion (BPO)	Typically, $350-$1,800, depending on property and location, as permitted by law, and by the terms of your loan documents.	The cost if we required a Colorado licensed Real Est Appraiser to determine the current condition and va of the mortgaged property.
Certified/Overnight Mail Fees	Typically, $40-$100 as permitted by law, and as permitted by the terms of your loan documents.	This fee may be charged to mail a document certifie overnight.
Escrow Waiver Fee	The greater of 0.25% of the current principal balance or $150, as allowed by Colorado law, and as authorized by terms of your loan documents.	This fee may be charged when a borrower requests escrow to be removed from the loan.
Home Equity Line of Credit (HELOC) Annual Fee	Based upon the terms of the HELOC agreement and as permitted by law.	This fee may be charged annually for an open HELO based on the terms of the agreement.

Late Fee	An amount is normally a percentage of the monthly installment, depending on the type of loan and the provisions in your loan documents, and in accordance with Colorado statutory requirements.	This fee will be assessed if your monthly payment is received before the grace period ends and in accordance with the terms of your loan documents.
Lien Release Processing	Costs incurred to prepare a lien release/satisfaction of mortgage as well as the actual recording cost(s) as permitted by law, and by the terms of your loan documents. Costs may include but not be limited to document preparation, postage for returning original collateral documents and notifications to borrowers that the loan has been paid in full and released/satisfied, and actual recording costs charged by the county.	At the time of payoff, the estimated cost to prepare record the lien release/satisfaction of mortgage in tl public land records, as well as draft any required notifications and return original collateral document calculated and assessed.
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $20	This fee will be assessed for handling a check, if you bank returns it unpaid or for any reason such as insufficient funds, uncollected funds, stopped paym not properly endorsed, etc.
Payment Fee	No Charge	This fee is for making a payment with an agent over phone.
Payoff Statement Preparation Fee	$30 for statements ordered from an agent over the phone. No charge for statements requested through the Cornerstone website.	This fee is the charge to prepare the payoff stateme
Property Inspection Fee	Varies – typically $15-$60 as permitted by law, the terms of your loan documents, and investor guidelines.	This fee will be charged if we are required or determ it is necessary to inspect the property to determine condition and occupancy of the mortgaged property
Property Preservation Fee	Typically, $10 - $25,000 bond (may vary by loan type, city/state, property lot size, grass height, etc..) and as permitted by law, investor guidelines, and the terms of your loan documents.	The cost incurred to maintain the property if the mortgaged property is vacant and/or the cost for va property registration.
Recast	$300 as permitted by law and the terms of your loan documents.	The fee charged if you request us to re-amortize you loan or if you make a large principal payment (curtailment).

Reconveyance Fee	Varies - The cost charged by the county or agency.	This fee may be assessed to record a reconveyance
Recording Costs	Varies - The cost charged by the county or agency.	This cost is associated with recording documents wi the property county or state as part of the servicing your mortgage loan.
Subordination Fee	No Charge	This fee will be assessed if the lien position of your l is adjusted to be junior to other liens on the propert and we process a subordination agreement with you
Title Search	Varies - typically, $75-$2,000 as permitted by law, the terms of your loan documents, based on loan type, and property location.	This fee will be assessed to conduct a title search if mortgaged property is referred to foreclosure.
Verification of Mortgage (VOM)	No Charge	The cost to prepare a VOM, providing the existing balance and payment history on your loan.
Wire Fee	No Charge	The fee assessed with processing a wire transfer to bank account.

FEES ARE SUBJECT TO CHANGE. We make every attempt to disclose typically charged fees and costs, however, this list may not include every fee charged for services rendered, or costs incurred. Additional fees may be charged for services not listed above. If you have any questions about this fee schedule, please contact us online or call .